

Certificate Number: 15111-PAM-DE-033874756

Bankruptcy Case Number: 19-04663



15111-PAM-DE-033874756

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 27, 2019, at 3:51 o'clock PM EST, Mayra Ruiz completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 27, 2019 By: /s/Stephanie Sandison for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education